

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail**

**Mail Stop ISSUE FEE
Commissioner for Patents
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(703) 746-4000**

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CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

7590 10/22/2004

Robert V Racunas Jr Esq
Kirpatrick & Lockhart LLP
Henry W Oliver Building
535 Smithfield Street
Pittsburgh, PA 15222-2312

01/03/2005 HBERHE1 00000079 09645217

01 FC:2501 700.00 OP
02 FC:8001 30.00 OP



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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (703) 746-4000, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/645,217	08/24/2000	David F Broadbent	437312000400	4405

TITLE OF INVENTION: METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$685 700	\$0	\$685 700	01/24/2005

EXAMINER	ART UNIT	CLASS-SUBCLASS
CHEUNG, MARY DA ZHI WANG	3621	705-038000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list
 (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 Kirkpatrick & Lockhart
LLP
2
3

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE
EverBank

(B) RESIDENCE: (CITY and STATE OR COUNTRY)
Jacksonville, Florida 32256

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☒ Corporation or other private group entity ☐ Government

4a. The following fee(s) are enclosed:

- ☒ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☒ Advance Order - # of Copies 10

4b. Payment of Fee(s):

- ☒ A check in the amount of the fee(s) is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☒ The Director is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 11-1110 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above. NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature Robert V. Racunas, Jr.
 Typed or printed name Robert V. Racunas, Jr.

Date 12-30-04
 Registration No. 43,027

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Broadbent et al.
Serial : 09/645,217
Filed : August 24, 2000
Title : METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR
COMPLIANCE ENGINE

Art Unit : 3621
Examiner : M. Cheung
Confirmation No. 4405

Mail Stop: Issue Fee
Commissioner for Patents
P.O. Box: 1450
Alexandria, VA 22313-1450

EXPRESS MAIL CERTIFICATE

"Express Mail" label number ED249802714US

Date of Deposit December 29, 2004

I hereby certify that the following attached paper or fee
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CHECK PAYABLE TO PTO

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(Signature of person mailing paper or fee)

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NOTE: The label number need not be placed in each page. It should, however, be placed on the first page of each separate document, such as, a new application, amendment, assignment, and transmittal letter for a fee, along with the certificate of mailing by "Express Mail." Although the label number may be on checks, such a practice is not required. In order not to deface formal drawings it is suggested that the label number be placed on the back of each formal drawing or the drawings be accompanied by a set of informal drawings on which the label number is placed.

(Express Mail Certificate [8-3])

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Broadbent et al. Art Unit : 3621
 Serial : 09/645,217 Examiner : M. Cheung
 Filed : August 24, 2000 Confirmation No. 4405
 Title : METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR
 COMPLIANCE ENGINE

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 Alexandria, VA 22313-1450

TRANSMITTAL OF PAYMENT OF ISSUE FEE (37 C.F.R. 1.311)

1. Applicant hereby pays the issue fee for the attached Issue Fee Transmittal PTOL-85.

2. Fee (37 C.F.R. 1.18(a) and (b)):

Application status is:

☒ small business entity-fee

☒ Regular
 \$700.00

☐ Design
 \$400.00

A small entity. See 37 C.F.R. § 1.27 (65 Fed.
 Reg. 54603, September 8, 2000).

☐ other than a small entity-fee

☐ \$1,400.00

☐ \$800.00

3. Payment of fee:

☒ Enclosed please find check for \$ 730.00.

☒ Charge Account 11-1110 for any fee deficiency.

☐ Charge Account _____ the sum of \$ _____.

A duplicate of this request is attached.

Robert V. Racunas, Jr.
 SIGNATURE OF ATTORNEY

Reg. No.: 43,027
 Tel. No.: (412) 355-6279
 Customer No. 26285

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 (type or print name of person certifying)
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 Pittsburgh, PA 15222-2312